Interest Rate Risk Exposure Report

Office of Thrift Supervision

Economic Analysis Division
Washington, DC 20552

Area: Midwest

All Reporting CMR | **Reporting Dockets: 194** | **December 2004**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	12,316	-1,535	-11 %	10.49 %	-89 bp
+200 bp	13,095	-755	-5 %	11.00 %	-38 bp
+100 bp	13,611	-239	-2 %	11.30 %	-8 bp
0 bp	13,850			11.38 %	
-100 bp	13,585	-266	-2 %	11.09 %	-29 bp

Risk Measure for a Given Rate Shock

	12/31/2004	09/30/2004	12/31/2003
Pre-shock NPV Ratio: NPV as % of PV Assets	11.38 %	11.12 %	10.54 %
Post-shock NPV Ratio	11.00 %	10.74 %	10.10 %
Sensitivity Measure: Decline in NPV Ratio	38 bp	38 bp	44 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

Due to the recent abnormally low interest rate environment, OTS has reinterpreted the TB13a sensitivity measure to be based on the more negative outcome of a -100 or a +200 basis point interest rate shock. Furthermore, if neither a -100 nor a +200 basis point change in rates produces a reduction in NPV, the institution is presumed to have a sensitivity measure of zero.

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	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS								
MORTGAGE LOANS AND SECURITIES								
Fixed-Rate Single-Family First-Mortgage Loans and MBS								
30-Year Mortgage Loans	8,732	8,583	8,342	8,077	7,761	8,150	105.32	2.27
30-Year Mortgage Securities	2,508	2,463	2,413	2,361	2,295	2,293	107.44	1.93
15-Year Mortgages and MBS	9,625	9,392	9,068	8,713	8,356	9,187	102.23	2.97
Balloon Mortgages and MBS	2,573	2,529	2,469	2,397	2,313	2,498	101.21	2.05
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs								
6 Month or Less Reset Frequency	926	924	920	912	901	928	99.51	0.38
7 Month to 2 Year Reset Frequency	6,602	6,540	6,444	6,306	6,133	6,514	100.39	1.20
2+ to 5 Year Reset Frequency	13,614	13,300	12,921	12,485	12,011	13,269	100.23	2.61
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs								
1 Month Reset Frequency	1,171	1,163	1,153	1,141	1,128	1,141	101.89	0.78
2 Month to 5 Year Reset Frequency	2,179	2,144	2,102	2,053	1,996	2,141	100.13	1.79
Multifamily and Nonresidential Mortgage Loans and Securities								
Adjustable-Rate, Balloons	3,584	3,536	3,487	3,440	3,395	3,602	98.16	1.37
Adjustable-Rate, Fully Amortizing	3,822	3,789	3,755	3,722	3,690	3,820	99.18	0.88
Fixed-Rate, Balloon	2,548	2,466	2,388	2,314	2,243	2,383	103.50	3.23
Fixed-Rate, Fully Amortizing	2,207	2,135	2,068	2,004	1,943	2,074	102.97	3.27
Construction and Land Loans								
Adjustable-Rate	6,457	6,450	6,443	6,437	6,431	6,449	100.01	0.11
Fixed-Rate	1,409	1,379	1,349	1,321	1,294	1,406	98.08	2.17
Second-Mortgage Loans and Securities								
Adjustable-Rate	7,074	7,066	7,059	7,053	7,048	7,015	100.74	0.10
Fixed-Rate	5,206	5,092	4,983	4,879	4,779	5,068	100.48	2.19
Other Assets Related to Mortgage Loans and Securities								
Net Nonperforming Mortgage Loans	-45	-44	-43	-43	-43	-44	0.00	1.20
Accrued Interest Receivable	450	450	450	450	450	450	100.00	0.00
Advance for Taxes/Insurance	54	54	54	54	54	54	100.00	0.00
Float on Escrows on Owned Mortgages	43	72	100	123	143			-39.37
LESS: Value of Servicing on Mortgages Serviced by Others	-5	-3	-1	-1	-2			60.46
TOTAL MORTGAGE LOANS AND SECURITIES	**80,745**	**79,484**	**77,926**	**76,199**	**74,322**	**78,398**	**101.39**	**1.77**

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ASSETS (cont.)								
NONMORTGAGE LOANS								
Commercial Loans								
Adjustable-Rate	4,668	4,664	4,660	4,656	4,653	4,661	100.06	0.09
Fixed-Rate	1,662	1,620	1,581	1,542	1,505	1,586	102.16	2.51
Consumer Loans								
Adjustable-Rate	9,023	9,018	9,012	9,007	9,001	9,106	99.03	0.06
Fixed-Rate	6,036	5,945	5,857	5,772	5,690	6,051	98.26	1.50
Other Assets Related to Nonmortgage Loans and Securities								
Net Nonperforming Nonmortgage Loans	-254	-252	-250	-248	-247	-252	0.00	0.70
Accrued Interest Receivable	94	94	94	94	94	94	100.00	0.00
TOTAL NONMORTGAGE LOANS	**21,230**	**21,090**	**20,954**	**20,823**	**20,697**	**21,247**	**99.26**	**0.65**
CASH, DEPOSITS, AND SECURITIES								
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	2,260	2,260	2,260	2,260	2,260	2,260	100.00	0.00
Equities and All Mutual Funds	419	410	401	388	373	410	99.98	2.24
Zero-Coupon Securities	237	233	229	225	221	230	101.22	1.79
Government and Agency Securities	2,569	2,492	2,420	2,353	2,290	2,444	101.95	3.00
Term Fed Funds, Term Repos	1,389	1,386	1,384	1,381	1,379	1,386	100.02	0.18
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	352	337	323	310	298	334	101.01	4.28
Mortgage-Derivative and Structured Securities								
Valued by OTS	0	0	0	0	0	0	0.00	0.00
Valued by Institution	3,423	3,376	3,234	3,108	2,987	3,356	100.60	2.79
Structured Securities (Complex)	2,477	2,429	2,356	2,277	2,198	2,446	99.30	2.50
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0.00	31.63
TOTAL CASH, DEPOSITS, AND SECURITIES	**13,126**	**12,923**	**12,606**	**12,301**	**12,006**	**12,866**	**100.44**	**2.01**

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ASSETS (cont.)								
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.								
Repossessed Assets	83	83	83	83	83	83	100.00	0.00
Real Estate Held for Investment	79	79	79	79	79	79	100.00	0.00
Investment in Unconsolidated Subsidiaries	24	24	23	21	19	24	100.00	2.34
Office Premises and Equipment	1,203	1,203	1,203	1,203	1,203	1,203	100.00	0.00
TOTAL REAL ASSETS, ETC.	**1,389**	**1,389**	**1,388**	**1,386**	**1,384**	**1,389**	**100.00**	**0.04**
MORTGAGE LOANS SERVICED FOR OTHERS								
Fixed-Rate Servicing	271	369	435	472	479			-22.25
Adjustable-Rate Servicing	37	38	39	39	40			-2.10
Float on Mortgages Serviced for Others	165	225	266	291	310			-22.32
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**474**	**631**	**740**	**803**	**829**			**-21.06**
OTHER ASSETS								
Purchased and Excess Servicing						489		
Margin Account	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	3,166	3,166	3,166	3,166	3,166	3,166	100.00	0.00
Miscellaneous II						710		
Deposit Intangibles								
Retail CD Intangible	31	40	49	57	65			-22.81
Transaction Account Intangible	710	946	1,175	1,387	1,584			-24.63
MMDA Intangible	931	1,164	1,379	1,595	1,803			-19.27
Passbook Account Intangible	454	587	717	833	944			-22.44
Non-Interest-Bearing Account Intangible	192	291	384	473	558			-33.01
TOTAL OTHER ASSETS	**5,483**	**6,193**	**6,871**	**7,512**	**8,121**	**4,365**		
Miscellaneous Assets								
Unrealized Gains Less Unamortized Yield Adjustments						491		
TOTAL ASSETS	**122,446**	**121,710**	**120,483**	**119,023**	**117,357**	**118,755**	**102/100*** **	**0.81/1.41*** **

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LIABILITIES								
DEPOSITS								
Fixed-Maturity								
Fixed-Rate Maturing in 12 Months or Less	20,165	20,077	19,991	19,906	19,821	20,083	99.97	0.43
Fixed-Rate Maturing in 13 Months or More	14,355	13,993	13,643	13,307	12,983	13,947	100.33	2.54
Variable-Rate	1,189	1,187	1,185	1,183	1,181	1,187	100.00	0.16
Demand								
Transaction Accounts	10,016	10,016	10,016	10,016	10,016	10,016	100/91*	0.00/2.57*
MMDAs	17,972	17,972	17,972	17,972	17,972	17,972	100/94*	0.00/1.33*
Passbook Accounts	5,984	5,984	5,984	5,984	5,984	5,984	100/90*	0.00/2.44*
Non-Interest-Bearing Accounts	4,371	4,371	4,371	4,371	4,371	4,371	100/93*	0.00/2.35*
TOTAL DEPOSITS	**74,051**	**73,599**	**73,162**	**72,738**	**72,327**	**73,559**	**100/96***	**0.60/1.61***
BORROWINGS								
Fixed-Maturity								
Fixed-Rate Maturing in 36 Months or Less	19,348	19,249	19,152	19,057	18,963	19,241	100.04	0.51
Fixed-Rate Maturing in 37 Months or More	3,980	3,811	3,651	3,499	3,356	3,726	102.27	4.33
Variable-Rate	982	982	981	981	980	972	101.06	0.05
TOTAL BORROWINGS	**24,311**	**24,042**	**23,784**	**23,537**	**23,300**	**23,938**	**100.43**	**1.10**
OTHER LIABILITIES								
Escrow Accounts								
For Mortgages	824	824	824	824	824	824	100.00	0.00
Other Escrow Accounts	64	62	60	59	57	68	90.49	2.97
Miscellaneous Other Liabilities								
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	1,770	1,770	1,770	1,770	1,770	1,770	100.00	0.00
Miscellaneous II	0	0	0	0	0	166		
TOTAL OTHER LIABILITIES	**2,658**	**2,656**	**2,654**	**2,652**	**2,651**	**2,828**	**93.91**	**0.07**
Other Liabilities not Included Above								
Self-Valued	7,711	7,509	7,339	7,184	7,054	7,256	103.49	2.48
Unamortized Yield Adjustments						-40		
TOTAL LIABILITIES	**108,730**	**107,806**	**106,938**	**106,112**	**105,332**	**107,542**	**100/97****	**0.83/1.52****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS								
OPTIONAL COMMITMENTS TO ORIGINATE								
FRMs and Balloon/2-Step Mortgages	22	1	-35	-71	-105			
ARMs	5	4	2	-1	-5			
Other Mortgages	20	0	-28	-63	-102			
FIRM COMMITMENTS								
Purchase/Originate Mortgages and MBS	31	9	-25	-62	-100			
Sell Mortgages and MBS	-69	26	175	323	461			
Purchase Non-Mortgage Items	7	0	-7	-14	-20			
Sell Non-Mortgage Items	0	0	0	0	0			
INTEREST-RATE SWAPS, SWAPTIONS								
Pay Fixed, Receive Floating Swaps	-231	-86	52	183	307			
Pay Floating, Receive Fixed Swaps	37	-8	-50	-90	-128			
Basis Swaps	0	0	0	0	0			
Swaptions	0	0	0	0	0			
OTHER								
Options on Mortgages and MBS	1	1	9	19	29			
Interest-Rate Caps	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0			
Futures	0	0	0	0	0			
Options on Futures	3	0	0	0	0			
Construction LIP	-10	-39	-66	-92	-117			
Self-Valued	55	38	39	51	70			
TOTAL OFF-BALANCE-SHEET POSITIONS	**-131**	**-54**	**66**	**183**	**290**			

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NET PORTFOLIO VALUE								
TOTAL ASSETS	122,446	121,710	120,483	119,023	117,357	118,755	102/100***	0.81/1.41***
MINUS TOTAL LIABILITIES	108,730	107,806	106,938	106,112	105,332	107,542	100/97**	0.83/1.52**
PLUS OFF-BALANCE-SHEET POSITIONS	-131	-54	66	183	290			
TOTAL NET PORTFOLIO VALUE #	13,585	13,850	13,611	13,095	12,316	11,213	123.52	-0.10

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

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ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$59	$2,481	$1,622	$1,006	$2,982
WARM	305 mo	341 mo	326 mo	247 mo	158 mo
WAC	4.44%	5.62%	6.32%	7.43%	8.94%
Amount of these that is FHA or VA Guaranteed	$6	$131	$101	$476	$2,699
Securities Backed by Conventional Mortgages	$235	$203	$167	$56	$25
WARM	303 mo	295 mo	277 mo	202 mo	156 mo
Weighted Average Pass-Through Rate	4.36%	5.31%	6.22%	7.17%	8.57%
Securities Backed by FHA or VA Mortgages	$12	$107	$118	$321	$1,049
WARM	348 mo	344 mo	307 mo	274 mo	179 mo
Weighted Average Pass-Through Rate	4.21%	5.23%	6.44%	7.44%	9.19%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$1,025	$3,322	$1,428	$717	$523
WAC	4.74%	5.39%	6.40%	7.33%	8.86%
Mortgage Securities	$1,240	$660	$219	$47	$7
Weighted Average Pass-Through Rate	4.30%	5.18%	6.19%	7.17%	9.03%
WARM (of 15-Year Loans and Securities)	136 mo	153 mo	138 mo	117 mo	112 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$226	$721	$480	$185	$83
WAC	4.47%	5.46%	6.36%	7.34%	8.65%
Mortgage Securities	$601	$175	$26	$3	$0
Weighted Average Pass-Through Rate	4.11%	5.09%	6.08%	7.31%	0.00%
WARM (of Balloon Loans and Securities)	77 mo	91 mo	70 mo	71 mo	66 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$22,127**

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$31	$97	$39	$2	$87
WAC	2.10%	4.41%	6.05%	1.25%	4.83%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$898	$6,417	$13,231	$1,139	$2,055
Weighted Average Margin	159 bp	242 bp	227 bp	205 bp	214 bp
WAC	4.73%	4.71%	4.78%	4.16%	5.02%
WARM	212 mo	297 mo	339 mo	269 mo	263 mo
Weighted Average Time Until Next Payment Reset	3 mo	12 mo	41 mo	1 mo	21 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$23,995**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$25	$24	$42	$1	$3
Weighted Average Distance from Lifetime Cap	100 bp	141 bp	62 bp	136 bp	183 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$32	$94	$478	$31	$69
Weighted Average Distance from Lifetime Cap	299 bp	333 bp	336 bp	341 bp	370 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$600	$6,249	$12,591	$1,058	$1,967
Weighted Average Distance from Lifetime Cap	825 bp	648 bp	579 bp	741 bp	660 bp
Balances Without Lifetime Cap	$272	$147	$159	$51	$102
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$402	$5,936	$9,292	$17	$1,777
Weighted Average Periodic Rate Cap	191 bp	178 bp	208 bp	135 bp	185 bp
Balances Subject to Periodic Rate Floors	$216	$4,384	$6,760	$19	$1,401
MBS Included in ARM Balances	$274	$2,202	$5,435	$623	$174

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$3,602	$3,820
WARM	62 mo	135 mo
Remaining Term to Full Amortization	280 mo	
Rate Index Code	0	0
Margin	248 bp	311 bp
Reset Frequency	27 mo	23 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$627	$448
Wghted Average Distance to Lifetime Cap	94 bp	71 bp
Fixed-Rate:		
Balances	$2,383	$2,074
WARM	47 mo	87 mo
Remaining Term to Full Amortization	249 mo	
WAC	6.37%	6.66%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$6,449	$1,406
WARM	20 mo	30 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	155 bp	5.94%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$7,015	$5,068
WARM	174 mo	142 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	78 bp	6.82%
Reset Frequency	2 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$4,661	$1,586
WARM	28 mo	34 mo
Margin in Column 1; WAC in Column 2	150 bp	6.22%
Reset Frequency	2 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$9,106	$6,051
WARM	64 mo	49 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	340 bp	6.96%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$39	$452
Fixed Rate		
Remaining WAL <= 5 Years	$344	$2,315
Remaining WAL 5-10 Years	$102	$88
Remaining WAL Over 10 Years	$1	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$0
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$14
WAC	0.00%	1.05%
Principal-Only MBS	$0	$0
WAC	0.00%	0.00%
Total Mortgage-Derivative Securities - Book Value	$486	$2,870

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$3,230	$22,485	$15,786	$5,839	$7,947
WARM	181 mo	262 mo	283 mo	262 mo	204 mo
Weighted Average Servicing Fee	25 bp	27 bp	27 bp	34 bp	45 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	388 loans				
FHA/VA	307 loans				
Subserviced by Others	334 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$4,813	$882	Total # of Adjustable-Rate Loans Serviced	39 loans
WARM (in months)	328 mo	351 mo	Number of These Subserviced by Others	14 loans
Weighted Average Servicing Fee	26 bp	32 bp		

Total Balances of Mortgage Loans Serviced for Others	**$60,983**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$2,260		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$410		
Zero-Coupon Securities	$230	3.61%	21 mo
Government & Agency Securities	$2,444	3.83%	42 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$1,386	2.06%	2 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$334	4.64%	64 mo
Memo: Complex Securities (from supplemental reporting)	$2,446		

Total Cash, Deposits, and Securities	**$9,510**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$372
Accrued Interest Receivable	$450
Advances for Taxes and Insurance	$54
Less: Unamortized Yield Adjustments	$-324
Valuation Allowances	$416
Unrealized Gains (Losses)	$97

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$96
Accrued Interest Receivable	$94
Less: Unamortized Yield Adjustments	$-28
Valuation Allowances	$348
Unrealized Gains (Losses)	$0

OTHER ITEMS	
Real Estate Held for Investment	$79
Repossessed Assets	$83
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$24
Office Premises and Equipment	$1,203
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$31
Less: Unamortized Yield Adjustments	$-10
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$489
Miscellaneous I	$3,166
Miscellaneous II	$710
TOTAL ASSETS	**$118,755**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$674
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$35
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$134
Mortgage-Related Mututal Funds	$276
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$4,376
Weighted Average Servicing Fee	22 bp
Adjustable-Rate Mortgage Loans Serviced	$6,625
Weighted Average Servicing Fee	34 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1,685

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter (Optional)
Balances Maturing in 3 Months or Less	$4,891	$1,844	$416	$44
WAC	1.75%	2.68%	5.79%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$6,636	$5,158	$1,138	$78
WAC	2.10%	2.50%	5.94%	
WARM	7 mo	8 mo	7 mo	
Balances Maturing in 13 to 36 Months		$6,053	$3,785	$61
WAC		2.72%	4.52%	
WARM		20 mo	25 mo	
Balances Maturing in 37 or More Months			$4,109	$22
WAC			3.98%	
WARM			54 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$34,030**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months 12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$1,491	$894	$811
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$9,191	$11,577	$8,540
Penalty in Months of Forgone Interest	3.13 mo	5.82 mo	6.15 mo
Balances in New Accounts	$1,271	$594	$309

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LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$13,046	$2,768	$158	2.27%
3.00 to 3.99%	$43	$1,988	$1,116	3.56%
4.00 to 4.99%	$22	$448	$1,213	4.39%
5.00 to 5.99%	$8	$391	$474	5.54%
6.00 to 6.99%	$52	$44	$727	6.41%
7.00 to 7.99%	$149	$278	$28	7.41%
8.00 to 8.99%	$1	$2	$1	8.17%
9.00 and Above	$0	$0	$9	12.19%
WARM	1 mo	18 mo	61 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings	**$22,967**

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$9,415
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$10,016	0.36%	$193
Money Market Deposit Accounts (MMDAs)	$17,972	1.56%	$523
Passbook Accounts	$5,984	1.16%	$295
Non-Interest-Bearing Non-Maturity Deposits	$4,371		$140
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$299	0.02%	
Escrow for Mortgages Serviced for Others	$524	0.03%	
Other Escrows	$68	0.39%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$39,234		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$-4		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$-36		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$1,770		
Miscellaneous II	$166		
TOTAL LIABILITIES	**$107,542**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$369
EQUITY CAPITAL	$10,839
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$118,750**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$7
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs	10	$13
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	25	$64
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	23	$86
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	19	$28
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	60	$190
1014	Opt commitment to orig 25- or 30-year FRMs	56	$585
1016	Opt commitment to orig "other" Mortgages	57	$1,085
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$4
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$4
2008	Commit/purchase 3- or 5-yr Treas ARM loans, svc retained		$76
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained	7	$16
2014	Commit/purchase 25- or 30-yr FRM loans, svc retained	6	$41
2016	Commit/purchase "other" Mortgage loans, svc retained	6	$67
2028	Commit/sell 3- or 5-yr Treasury ARM loans, svc retained		$40
2030	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc retained		$5
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained	19	$86
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	28	$575
2036	Commit/sell "other" Mortgage loans, svc retained		$17
2046	Commit/purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS		$0
2052	Commit/purchase 10-, 15-, or 20-yr FRM MBS		$2
2054	Commit/purchase 25- to 30-year FRM MBS		$3
2072	Commit/sell 10-, 15-, or 20-yr FRM MBS		$92
2074	Commit/sell 25- or 30-yr FRM MBS		$334
2102	Commit/purchase 1-mo COFI ARM loans, svc released		$1
2106	Commit/purch 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$8
2108	Commit/purchase 3- or 5-yr Treasury ARM lns, svc released		$2
2112	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc released		$0

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Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
2114	Commit/purchase 25- or 30-yr FRM loans, svc released		$2
2122	Commit/sell 1-mo COFI ARM loans, svc released		$10
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released	9	$59
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$168
2130	Commit/sell 5- or 7-yr Balloon/2-step mtg lns, svc released		$1
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	27	$360
2134	Commit/sell 25- or 30-yr FRM loans, svc released	34	$891
2136	Commit/sell "other" Mortgage loans, svc released	7	$58
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$60
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns	7	$40
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans	6	$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns	7	$7
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	24	$195
2214	Firm commit/originate 25- or 30-year FRM loans	21	$194
2216	Firm commit/originate "other" Mortgage loans	17	$103
3014	Option to purchase 25- or 30-yr FRMs		$20
3026	Option to sell 6-mo or 1-yr Treasury or LIBOR ARMs		$1
3028	Option to sell 3- or 5-year Treasury ARMs		$13
3030	Option to sell 5- or 7-yr Balloon or 2-step mtgs		$1
3032	Option to sell 10-, 15-, or 20-year FRMs	6	$21
3034	Option to sell 25- or 30-year FRMs	7	$152
3068	Short option to sell 3- or 5-yr Treasury ARMs		$0
4002	Commit/purchase non-Mortgage financial assets	23	$290
4022	Commit/sell non-Mortgage financial assets		$2
5002	IR swap: pay fixed, receive 1-month LIBOR		$1,510
5004	IR swap: pay fixed, receive 3-month LIBOR		$5,283
5010	IR swap: pay fixed, receive 3-month Treasury		$200
5024	IR swap: pay 1-month LIBOR, receive fixed		$1,084

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
5026	IR swap: pay 3-month LIBOR, receive fixed		$11
6004	Interest rate Cap based on 3-month LIBOR		$25
9012	Long call option on Treasury bond futures contract		$35
9502	Fixed-rate construction loans in process	91	$593
9512	Adjustable-rate construction loans in process	48	$1,223